PATENT

Paper No.

Our File No. Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Philip Carragher, and Steven Earl Webster Inventor

Serial No. 09/669.196

Filed September 25, 2000

For SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL

CREDITING

Group Art Unit 3693

Examiner KARMIS, Stephanos

MS: Fee Amendment

Honorable Commissioner of Patents P.O. Box 1450

Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application are the

following:

- 1. Amendment and Response; and
- 2. Petition for Extension of Time.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby

authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Ser. No. 09/669,196 Atty. Ref. Carr-P2-00 Art Unit 3693

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: November 27, 2009

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